



2009 LFMA Officers



Bonnie Anderson – Chairman
Mike Hunnicutt – Vice Chairman
Pam Mattingly – Treasurer
Dana Guidry – Secretary
Ted DeBaene – Executive Director (not pictured)



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Happy 4th of July



FROM THE CHAIR

Greetings and welcome to the 2009 Summer Floodwatch Newsletter.

Our 26th Annual Spring Conference was held on

April 22-24, 2009 in Covington, LA at the Holiday Inn. With over 150 members attending the conference, it was a huge success. A special thank you goes out to everyone who helped and gave presentations at the conference. It was greatly appreciated.

The 2009 ASFPM National Conference was held on June 7 thru 12 in Orlando, Florida. Louisiana was well represented with over 40 people attending. Several topics were discussed and ASFPM will be putting the presentations on its website in the future. I would like share some of the information that was shared during the Region 6 and Chapter Session.

- EMI will soon be releasing an Advanced Floodplain Management Course. Check web site for training dates and availability.
- EMI offers several online training courses so CFM's may get some of their continuing education hours from those courses.
- New Floodplain 101 will be out within the next 30 days.
- ASFPM is working on a handbook/study guide for the CFM exams.
- EMI is offering a 4 day course for train the trainer.
- A 4 hour class will be offered in the future for "Building Public Support" for local officials to deal with the public on floodplain management issues.
- An explanation was given on the reason for the requested information for Chapter

Renewals. ASFPM will keep records for each chapter in case of lost files. We need to also send them updates and submit any by-law changes to the IRS as well.

- It was highly recommend by ASFPM that each chapter carry error and omission insurance.
- ASFPM is in the process of updating its website; a new and improved site will be out soon.
- ASFPM is willing to travel and speak at local conferences if chapters need speakers on specific topics.

I also attended a session on Policy Issues for Flood Insurance. A few of the updates that were mentioned is the Severe Repetitive Loss Program is awaiting approval for a possible increase in funds from \$30,000 to \$50,000; grandfathering white papers can be requested by e-mailing Bruce Bender at babender@cox.net; and effective October 1, 2009 rates will increase for flood insurance. "X" zones will see an approximate 8% increase and all other zones will see an approximate 10% increase. Post-FIRM deductibles will increase to \$1,000 and Pre-FIRM deductibles will increase to \$2,000. Grandfather rules and information can be obtained at www.floodsmart.gov.

Don't forget to mark your calendars for future workshops and board meetings. Check the website as well as this newsletter for dates and locations. If you would like to speak on a special topic or have a topic discussed, please contact Darla Duet or myself. LFMA board members are now taking requests for the 2010 workshop locations. Please send me an e-mail at planning@carencro.org if you would like to host a workshop in your community.

I hope to see each of you in July in Shreveport and let's continue to keep Louisiana safe through floodplain management,

*Bonnie Anderson, CFM
Chairman*

LFMA 2009 CONFERENCE HIGHLIGHTS



(View more pics at www.lfma.org)



CERTIFICATE OF APPRECIATION
Presented by LaDOTD



Linda Duhon, CFM
Vermilion Parish

Darla Duet, CFM
Lafourche Parish



NEW REGION REPRESENTATIVE

REGION 2 - Leanne Rushing

Leanne currently works in the Building Department of the City of Hammond as a GIS Technician. She has been with City of Hammond for 11 years and became a Certified Floodplain Manager (CFM) in July, 2006.

Email Leanne – rushing_lb@hammond.org



EXAM OPPORTUNITY

CFM Exam will be offered following the LFMA Annual Spring Workshop in Shreveport, LA, at the Holiday Inn, July 17, 2009 at 1:00 pm. Please register at www.floods.org click on Certification

Deadline to register for exam is July 3, 2009. Walk-ins NOT accepted.

The requirements to maintain your ASFPM CFM Certification are:

- You must earn at least 4 of your required CECs in your first year of the two year period.
- Over the two year period, acquire 16 Continuing Education Credits (CEC's), of which a maximum of 12 can be earned in any one year.
- On or before completion of the two years, submit the renewal form(ASFPM will send you) and the appropriate fee for recertification, furnishing a listing of the training and/or education courses you have completed.

CFM CORNER

For a current list of ASFPM Certified Floodplain Managers visit:

www.floods.org/Certification/certlist.asp

Louisiana – 100+



Wayne hands out CFM's pins to members who recently passed the CFM exam. Congratulations to all!



THE MITIGATION CORNER

By: Michael D. Hunnicutt, CFM

There seems to be many questions on flooding and flood insurance that are misunderstood by the general public and we, as Floodplain Managers need to know how to answer those questions correctly. This issue of the "Mitigation Corner" will address "Myths and Facts about Flooding and Flood Insurance".

My homeowners insurance policy will cover flood damages. Homeowner's and renter's insurance policies do *not* cover flood damage or loss. A separate flood insurance policy is the only way to protect your property in the event of flooding. Home and business owners should purchase coverage on both structure and contents. Renters should purchase contents insurance. Many insurance agents sell flood insurance. To find an agent in your area, call NFIP **888-379-9531** or go online to www.floodsmart.gov/.

I don't need flood insurance because I don't live in a flood zone. Anywhere it rains, it can flood. Many conditions can result in a flood, such as: hurricanes, broken levees, outdated or clogged drainage systems or rapid accumulation of rainfall. Just because you haven't experienced a flood in the past doesn't mean you won't in the future. A quarter of all flood insurance claims come from people living in low to moderate risk areas.

I can't get flood insurance because I live in a high-risk area for flooding. Homeowners, renters and businesses in high risk areas *do* qualify for flood insurance, even if their property previously has flooded, if their community participates in the National Flood Insurance Program (NFIP). Participating communities agree to adopt and enforce sound floodplain management practices to reduce future flood damage. To find out if your community participates in the NFIP and what your flood zone risk is contact the NFIP.

Flood insurance is not required, so I don't need it. Flood insurance may be required. If you have a mortgage from a federally regulated lender on a home located in a high-risk area, federal law requires you to purchase flood insurance. Also, if you've received a federal grant or loan for previous flood losses, you must have a flood policy in force to qualify for aid in the case of future flooding.

I don't need flood insurance because I can get assistance from FEMA. FEMA provides aid only in presidentially declared disaster areas and many floods do not lead to a declaration. Flood insurance covers flood damages whenever and wherever they occur, declaration or not. Even if you receive disaster assistance, it is unlikely to be enough to cover all your losses and restore you to your pre-disaster condition. Flood insurance reimburses you for all covered losses up to \$250,000 for homeowners and \$500,000 for businesses. Contents coverage is also available up to \$100,000 for homeowners and renters and \$500,000 for businesses.

I have to buy flood insurance from the NFIP. Insurance agents all over the United States sell flood insurance. If your usual agent does not sell it call the NFIP.

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards. If you have any questions about the Mitigation Section of FEMA or any of its programs, you can contact Michael Hunnicutt, CFM, Deputy Section Chief, Hazard Mitigation Division, NFIP/Compliance, FEMA, DHS, at 504-762-2298 or visit FEMA website at www.fema.gov.

LFMA Summer Workshop
Sponsored by: Caddo Parish Commission and
City of Shreveport
Friday, July 17, 2009
8:15 a.m. – 11:30 a.m.
Independence Stadium Sky Box
3207 Pershing Blvd, Shreveport, LA



Make your own Hotel Reservations
 Holiday Inn Downtown
 102 Lake Street
 Shreveport, LA 71101
 (318) 222-7717 or 1-800-766-2084

AGENDA

- 8:15 a.m.—Coffee & Donuts
- 8:30 a.m.—**Introduction**
 Bonnie Anderson, CFM, Chair, LFMA
- 8:40 a.m.—**Welcome** by Woodrow Wilson Parish Administrator (Caddo)
- 9:00 a.m. .— **How To Read a FIRM** Pam Mattingly, CFM Calcasieu Parish Police Jury
- 9:30 a.m. .— **Permitting Oil & Gas in SFHA** Butch Ford, Cindy O’Neal, David Heigel, Diana Herrera
- 10:45 a.m. .—Break
- 11:00 a.m. .— **Overview of New Elevation Certificate** David Hiegel, CFM, Program Specialist, FEMA
- 11:30 a.m. .— Question & Answer
- 12:00 a.m. .— Adjourn & enjoy life!
- 1:00 p.m. .— **CFM Exam (Pre-registration required)**

For more information on the CFM Exam, please contact: James Demouchet 318-226-6930
jdemouchet@caddo.org

This workshop earns 3 CEC Credits Contact for workshop: jdemouchet@caddo.org

 **To register for workshop contact James Demouchet at jdemouchet@caddo.org or fax 318-226-6979 by July 10, 2009**

Are your manufactured homes compliant?

As Floodplain Manager, you are probably already aware that the lowest floor of a manufactured home is required to be elevated above the base flood elevation, but there is another requirement you may not have thought about.



All materials below the base flood elevation must be constructed with materials resistant to flood damage. On manufactured homes, this would require the floor joist to be treated wood and all ducting and insulation to be water proof. **(THEY ARE NOT)**. The belly insulation and ducting hang under the floor joist, but above the bottom of the I-Beam.

Therefore for compliance you may want to require the bottom of the I-Beam be elevated above the base flood elevation, and have the surveyor document this elevation in the comments area of the elevation certificate.

Also, you are required to insure that all machinery and equipment servicing the building are protected from flooding. When reviewing your elevation certificate, make sure that Section C2e is completed and described in the comment section.

Melissa Becker, CFM
Rapides Parish

Hazard Mitigation Grant Program FAQs

What is the Hazard Mitigation Grant Program?

Authorized under Section 404 of the Stafford Act, the Hazard Mitigation Grant Program (HMGP) administered by the Federal Emergency Management Agency (FEMA) provides grants to States, and States to eligible applicants, to implement long-term hazard mitigation measures after a major disaster declaration. The purpose of the program is to reduce the loss of life and property due to natural disasters and to enable mitigation measures to be implemented during the immediate recovery from a disaster.

Who is eligible to apply?

Hazard Mitigation Grant Program funding is only available to applicants that reside within a Presidentially declared disaster area. Eligible applicants include:

- State and local governments
- Federally Recognized Tribal Nations
- Certain non-profit organizations (Private non-profits that perform a government function)

As a result of the Disaster Mitigation Act of 2000: Local Mitigation Plans must be FEMA approved prior to approval of project funds.

Individual homeowners and businesses may not apply directly to the program; however a community may apply on their behalf.

What types of projects can be funded by the HMGP?

HMGP funds may be used to fund projects that will reduce or eliminate losses from future disasters. Projects must provide a long-term solution to a problem, for example, elevation of a home to reduce the risk of flood damages as opposed to buying sandbags and pumps to fight the flood. In addition, a project's potential savings must be more than the cost of implementing the project. Funds may be used to protect either public or private property or to purchase property that has been subjected to, or is in danger of, repetitive damage.

Examples of projects include, but are not limited to:

- Acquisition of real property for willing sellers and demolition or relocation of buildings to convert the property to open space use
- Retrofitting structures and facilities to minimize damages from high winds, earthquake, flood, wildfire, or other natural hazards
- Elevation of flood prone structures
- Development and initial implementation of vegetative management programs
- Minor flood control projects that do not duplicate the flood prevention activities of other Federal agencies
- Localized flood control projects that are designed specifically to protect critical facilities
- Post-disaster building code related activities that support building code officials during the reconstruction process

How are potential projects selected and identified?

The State's administrative plan governs how projects are selected for funding. However, proposed projects must meet certain minimum criteria. These criteria are designed to ensure that the most cost-effective and appropriate projects are selected for funding. Both the law and the regulations require that the projects are part of an overall mitigation strategy for the disaster area.

The State prioritizes and selects project applications developed and submitted by local jurisdictions. The State forwards applications consistent with State mitigation planning objectives to FEMA for eligibility review. Funding for this grant program is limited and States and local communities must make difficult decisions as to the most effective use of grant funds.

What are the minimum project criteria?

There are five issues you must consider when determining the eligibility of a proposed project.

- Does your project conform to your State's Hazard Mitigation Plan?
- Does your project provide a beneficial impact on the disaster area? i.e. the State
- Does your application meet the environmental requirements?
- Does your project solve a problem independently?
- Is your project cost-effective?

How much money is available in the HMGP?

The amount of funding available for the HMGP under a particular disaster declaration is limited. The program may provide a State with up to 7.5 percent of the total disaster grants awarded by FEMA. FEMA can fund up to 75% of the eligible costs of each project. The sub-grantee must provide a 25% match, which can be fashioned from a combination of cash and in-kind sources. Funding from other Federal sources cannot be used for the 25% share with one exception. Funding provided to States under the Community Development Block Grant program from the Department of Housing and Urban Development can be used to meet the non-federal share requirement.

How do I apply for the HMGP?

Following a disaster declaration, the State will advertise that HMGP funding is available to fund mitigation projects in the State. Those interested in applying to the HMGP should contact their local government to begin the application process. Local governments should contact their State Hazard Mitigation Officer.

What is the deadline for applying for HMGP funds?

Applications for mitigation projects are encouraged as soon as possible after the disaster occurs so that opportunities to do mitigation are not lost during reconstruction. The State will set a deadline for application submittal. You should contact your State Hazard Mitigation Officer for specific application dates.

How long will it take to get my project approved?

It is important for applicants to understand the approval process. Once eligible projects are selected by the State, they are forwarded to the FEMA Regional Office where they are reviewed to ensure compliance with Federal laws and regulations. One such law is the National Environmental Policy Act, passed by Congress in 1970, which requires FEMA to evaluate the potential environmental impacts of each proposed project. The time required for the environmental review depends on the complexity of the project.

Will I be forced to sell my home if my community is granted funding for an HMGP acquisition project?

Acquisition projects funded under the HMGP are **voluntary** and you are under no obligation to sell your home. Communities consider other options when preparing projects, but it may be determined by State and local officials that the most effective mitigation measure in a location is the acquisition of properties and the removal of residents and structures from the hazard area. Despite the effectiveness of property acquisitions, it may not make you or your family whole again. Acquisition projects are based on the principle of fair compensation for property. Property acquisitions present owners with an opportunity to recoup a large part of their investment in property that probably has lost some, if not most of its value due to damage. But, it will not compensate you or your family for your entire emotional and financial loss.

Why didn't I receive HMGP funds when some of my neighbors did? The HMGP is administered by the State, which prioritizes and selects project applications developed and submitted by local jurisdictions. The State forwards applications consistent with State mitigation planning objectives to FEMA for eligibility review. Although individuals may not apply directly to the State for assistance, local governments may sponsor an application on their behalf. Funding for the grant program is limited and States and local communities must make difficult decisions as to the most effective use of available grant funds.

Will someone be able to rebuild and make a profit on the property I sell in an HMGP acquisition project?

Under the Stafford Act, any land purchased with HMGP funds must be restricted to open space, recreational, and wetlands management uses in perpetuity. Most often, a local government takes responsibility, but even if a State or Federal Agency takes ownership of the land, the deed restrictions still apply.

Is there a difference between HMGP, Flood Mitigation Assistance (FMA) and Pre-Disaster Mitigation (PDM) funding?

Yes, there is a difference between HMGP, FMA and PDM. For additional information about FMA, please visit: <http://www.fema.gov/fima/fma.shtm>. For additional information about PDM, please visit <http://www.fema.gov/fima/pdm.shtm>.

How can I get more information about the HMGP?

For more information on the Hazard Mitigation Grant Program, please visit: <http://www.fema.gov/fima/> or <http://www.ohsep.louisiana.gov/hlsmitigation/mitigationindex.htm>.

FEMA And USACE Develop Points Of Distribution Guide, Video And Independent Study Course For State/Local/Nongovernmental Partners

Release Date: March 26, 2009

Release Number: HQ-09-032

WASHINGTON, D.C. -- The Department of Homeland Security's Federal Emergency Management Agency (FEMA) and the U.S. Army Corps of Engineers (USACE) are making available several new, user-friendly tools to partners to enhance state and local capability to stand up and operate Points of Distribution (POD) during and immediately after disaster events.

The products include a new independent study course, a video and guide. These products were developed with input from several states, including Florida, Washington and Texas, and incorporates best practices and lessons learned from the experiences of recent hurricane seasons.

"This guide, video and training class will assist all the partners and stakeholders involved in distribution of assets during times of disaster. Best practices have been compiled and are illustrated in an easy to follow format. This material will help communities, states and tribes work in even better coordination with federal and non-governmental partners as they provide needed supplies to the public, in a timely and consistent manner," said FEMA Logistics Management Directorate Assistant Administrator Eric Smith.

The independent study training materials provide an overview into the planning, operations, and demobilization stages needed for a state or local community to successfully execute a POD mission. The lessons detail the staffing and procedures any state or locality will need to plan for, execute, and deactivate POD operations. The guide also includes key operational practices such as how to address safety, equipment management, and resource accountability and informs the reader about the innovative "Adopt a POD" program being used by the state of Washington.

FEMA is using new media techniques to reach state, local and nongovernmental partners in disasters by offering the video on its multimedia site at www.fema.gov/medialibrary. The video is downloadable and also easily embedded on the websites of the state and local partners. The DVD, POD guide and online test are available at training.fema.gov/EMIWeb/IS/is26.asp. Beginning April 1, the DVD and POD guide may also be ordered, at no cost, for mail delivery through the FEMA Publications Warehouse (1-800-480-2520).

FEMA is also developing a "Train the Trainer" course that will be held at the Emergency Management Institute (EMI) to provide detailed hands-on experience to state and local emergency managers who can then go back to their communities to train others.

FEMA is reaching out to state and local emergency managers to participate in a focus group hosted at FEMA's Emergency Management Institute (EMI) to develop the "Train the Trainer" course. FEMA expects to have this completed by December 2009.

FEMA's multimedia library provides audio, video and photography captured during disaster federal response and recovery missions, instructional and training content, as well as preparedness and mitigation stories.

FEMA leads and supports the nation in a risk-based, comprehensive emergency management system of preparedness, protection, response, recovery, and mitigation, to reduce the loss of life and property and protect the nation from all hazards including natural disasters, acts of terrorism, and other man-made disasters.

Community Rating System

 [To receive CRS e-mail updates](#)

The National Flood Insurance Program's (NFIP) Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements.

As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions meeting the three goals of the CRS:

1. Reduce flood losses;
2. Facilitate accurate insurance rating; and
3. Promote the awareness of flood insurance.

For CRS participating communities, flood insurance premium rates are discounted in increments of 5%; i.e., a Class 1 community would receive a 45% premium discount, while a Class 9 community would receive a 5% discount (a Class 10 is not participating in the CRS and receives no discount). The CRS classes for local communities are based on 18 creditable activities, organized under four categories:

1. Public Information,
2. Mapping and Regulations,
3. Flood Damage Reduction, and
4. Flood Preparedness.

The [CRS Resource Center](#) is now available.

Credit points earned, classification awarded, and premium reductions given for communities in the National Flood Insurance Program Community Rating System.

Credit Points	Class	Premium Reduction	
		SFHA*	Non-SFHA**
4,500+	1	45%	10%
4,000 – 4,499	2	40%	10%
3,500 – 3,999	3	35%	10%
3,000 – 3,499	4	30%	10%
2,500 – 2,999	5	25%	10%
2,000 – 2,499	6	20%	10%
1,500 – 1,999	7	15%	5%
1,000 – 1,499	8	10%	5%
500 – 999	9	5%	5%
0 – 499	10	0	0

*Special Flood Hazard Area

**Preferred Risk Policies are available only in B, C, and X Zones for properties that are shown to have a minimal risk of flood damage. The Preferred Risk Policy does not receive premium rate credits under the CRS because it already has a lower premium than other policies. The CRS credit for AR and A99 zones are based on non-SFHAs (B, C, and X). Credits are: classes 1-6, 10% and classes 7-9, 5%. Premium reductions are subject to change.

CRS Communities and their Classes ([PDF](#) 197KB, [TXT](#) 94KB)

These pages are from the most recent Flood Insurance Agent's Manual containing current and historical listings of all CRS communities, their class, and insurance discount.

[NFIP/CRS Update newsletter](#)

A publication to provide local officials and others interested in the Community Rating System with news they can use.

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Calendar of Events - 2009

June 1

Start of Hurricane Season

June 7-12

ASFPM 33rd Annual National Conference
Orlando, Florida

www.floods.org

July 16

LFMA Board Meeting,
Shreveport, LA – 6 pm

July 17

LFMA Summer Workshop
Skybox at Independence Stadium
Shreveport, LA

July 19 – 23

Coastal Zone –'09
Boston, MA

www.csc.noaa.gov/cz

October 15

LFMA Board Meeting
Carencro, LA - 6 pm (Prejean's Restaurant)

October 16

LFMA Fall Workshop
Carencro Community Center

November 30

End of Hurricane Season

★ ★ ★ ★ ★ ★ ★ ★ ★ ★



NFIP Rate And Coverage Changes Announced

FEMA has released a 69 page bulletin about upcoming changes that take effect October 1, 2009. The bulletin details new coverage, rates, and other changes to the program.

To view the bulletin

http://www.floods.org/PDF/Committees/Insurance/October_%202009_Program_Change_Bulletin_04-09.pdf

LFMA Recipe Roundup

Meatloaf Recipe

1 pound of ground beef
1 pound of ground pork
1 ¼ cup cracker crumbs
1/2 cup ketchup
1 chopped onion
1 chopped bell pepper
¼ cup evaporated milk
2 eggs
Seasonings to taste:
Salt
Pepper
Garlic powder
Worcestershire sauce



Topping:
¼ cup ketchup
1 TBSP brown sugar
1 TBSP Worcestershire sauce

Mix ingredients for meat loaf. Shape into loaf. Rub all over it with sauce. Bake at 375 for 1½ hours. Let it rest for 10 minutes before cutting.

Garlic Mashed Potatoes

Use your favorite potato: Russet or Yukon gold. I use the red ones. 4 or 5 good sized ones. Peel and cut into fourths. Put in cold water in a pot with a clove of garlic and some salt. Boil until fork tender...falls apart when fork is turned. Drain and return to pot. Mash with potato masher then add a few slices of butter and warm evaporated milk a little at a time until the consistency you want. Season as you like.

James Demouchet



The LFMA Membership directory is maintained by James Demouchet. (318) 226-6934 or email at jdemouchet@caddo.org

**LFMA 2009
MEMBERSHIP DUES
- \$30.00**

PLEASE REMIT TO:
**Louisiana Floodplain Management
Association (LFMA)
c/o Mrs. Pam Mattingly, CFM
P O Box 64725
Baton Rouge, LA 70896**

UPDATE YOUR CONTACT INFORMATION!

Please complete the following form anytime you have a change in your information and submit to James.

Company	<input type="text"/>	Member	<input type="checkbox"/>
Address	<input type="text"/>		
City	<input type="text"/>	State	<input type="text"/>
Contact	<input type="text"/>	Phone	<input type="text"/>
Title	<input type="text"/>	Fax	<input type="text"/>
Region	<input type="text"/>	E-mail	<input type="text"/>

Louisiana Floodplain Management Association
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LFMA Regional Representatives and Board Members

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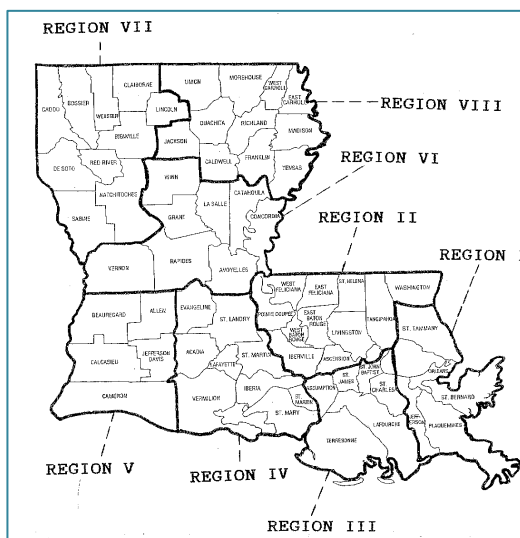
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Floodwatch is published by the Louisiana Floodplain Management Association. Information and opinions contained herein do not necessarily reflect the views of all members. Items for publication and other editorial matters should be directed to the Editor: mbecker@rapc.info